

ADVANCED AGENT TOPICS WEBINAR NATIONAL FLOOD INSURANCE PROGRAM PARTICIPANTS REFERENCE GUIDE

NFIP Training Contract SumTotal/H2O Partners Inc.

1. This Guide may be used to participate in the Advance Agents Topic Webiner using the Phone Bridge without access to the internet. To access the audio portion of this webinar, Dial **1-866-861-7917** and enter **401444#**
2. The Guide serves as a reference for participants to download after completion of the either a Live or Recorded version of the Advanced Agents Topics Webinar.



FEMA



FEMA NFIP

Advanced Agent Topics



Training Agenda - Advanced Agent

- 1 - Policy Effective Date**
- 2 - Flood in Progress**
- 3 - Evidence of Insurance**
- 4 - Renewals, Endorsements and Cancellations**
- 5 - Reduction of Coverage Limits or Reformation**
- 6 - Buildings over Water**
- 7 - CBRS and OPAs**
- 8 - Understanding Compliance**
- 9 - Resources**



Policy

Effective Dates

Flood Insurance Manual

- Clarifies instructions for calculating the policy effective date (GR Section).

C. Effective Date

1. New Policy – Standard 30-Day Waiting Period

The effective date of a new policy will be 12:01 a.m., local time, [REDACTED]

(Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The rules provided in subsection A. Receipt Date must be used.

2. New Policy – No Waiting Period (Loan Transaction)

Flood insurance that is initially purchased in connection with the making, increasing, extending, or renewal of a loan shall be effective at the time of loan closing, provided that the policy is applied for at or before closing. Use the rules below to determine the effective date.

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Endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the effective date will

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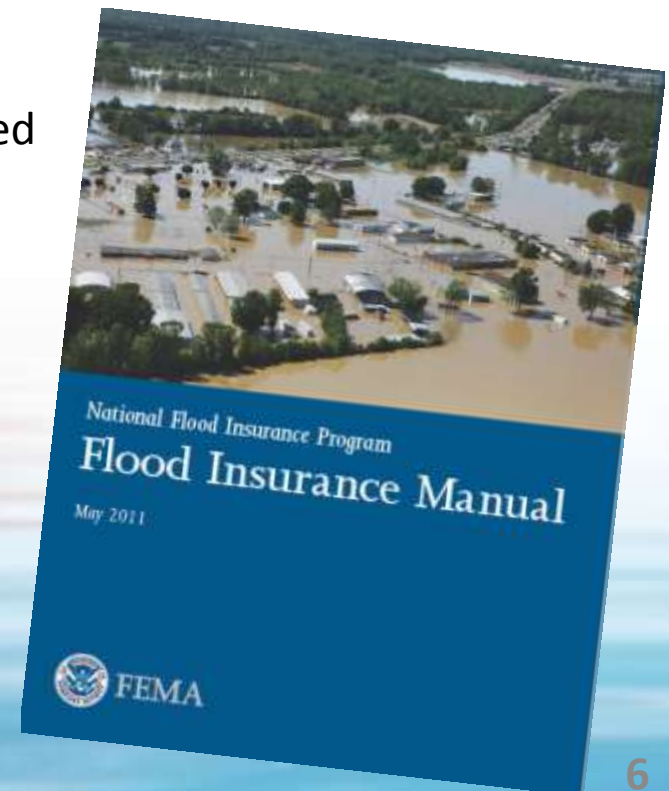
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If the premium payment is not part of the closing, the closing date is the effective date only if the application

Flood Insurance Manual

30 DAY WAITING PERIOD

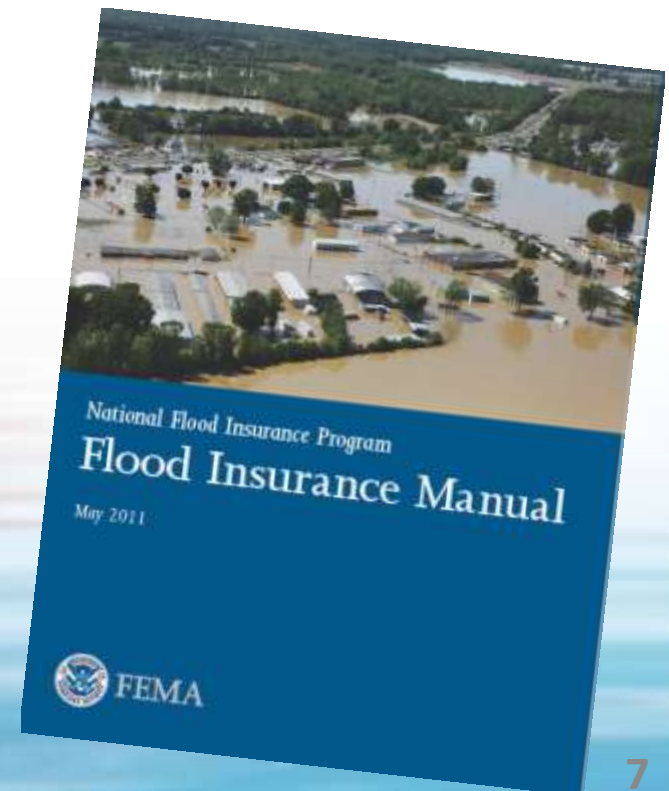
- Receipt Date is when the application or endorsement and the premium payment are received by the insurer
- If received by the insurer within 10 days of the request (Application/Endorsement date plus 9 days), then the policy's effective date is calculated from the Application/Endorsement date.



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30 DAY WAITING PERIOD

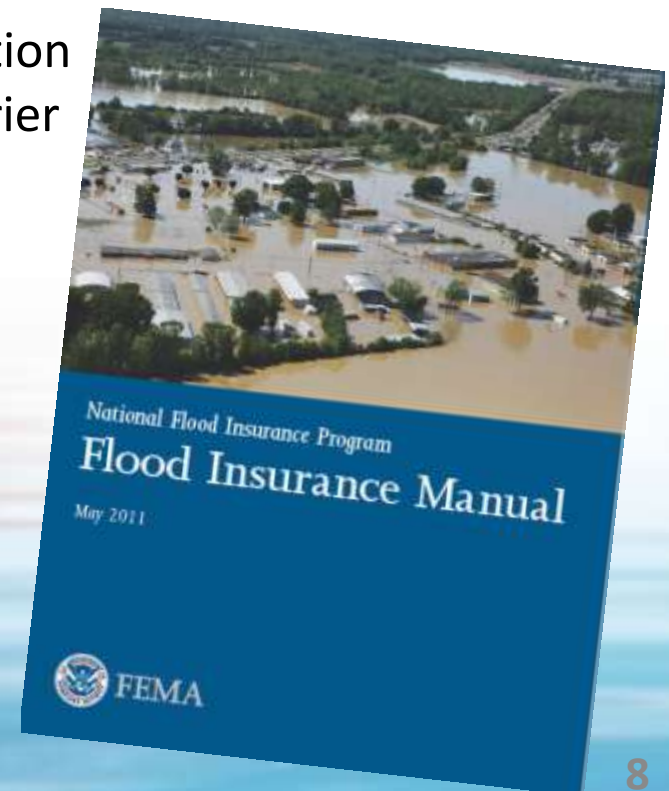
- Application Date = September 1st
- Receipt of App/Premium = September 10th
- Effective Date = September 1 + 30 Calendar Days = October 1st
- Coverage Starts at 12:01 AM, October 1st



Flood Insurance Manual

30 DAY WAITING PERIOD

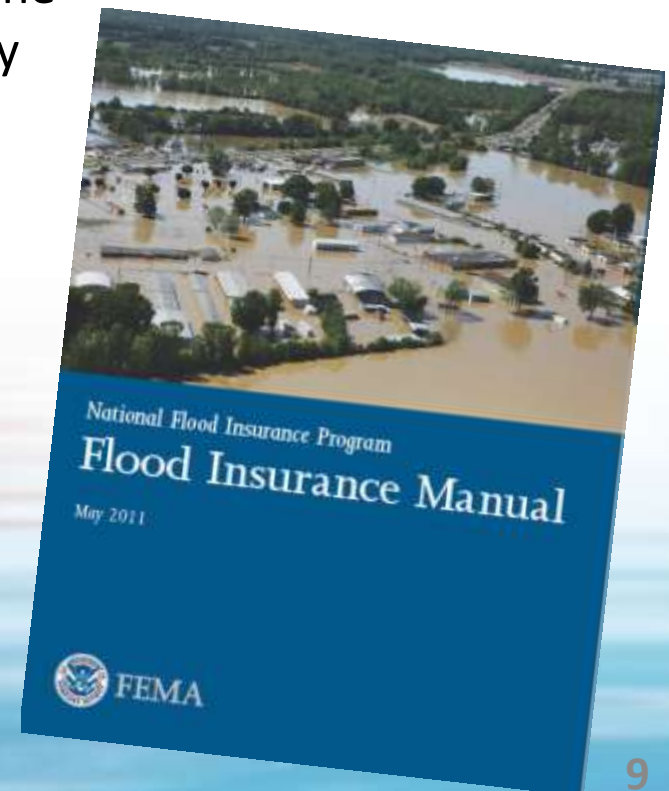
- If Application/Endorsement are received by the insurer using delivery services that provide proof of mailing,
- Then the policy effective date is the application or endorsement date if received by the carrier within **4 days**.



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30 DAY WAITING PERIOD

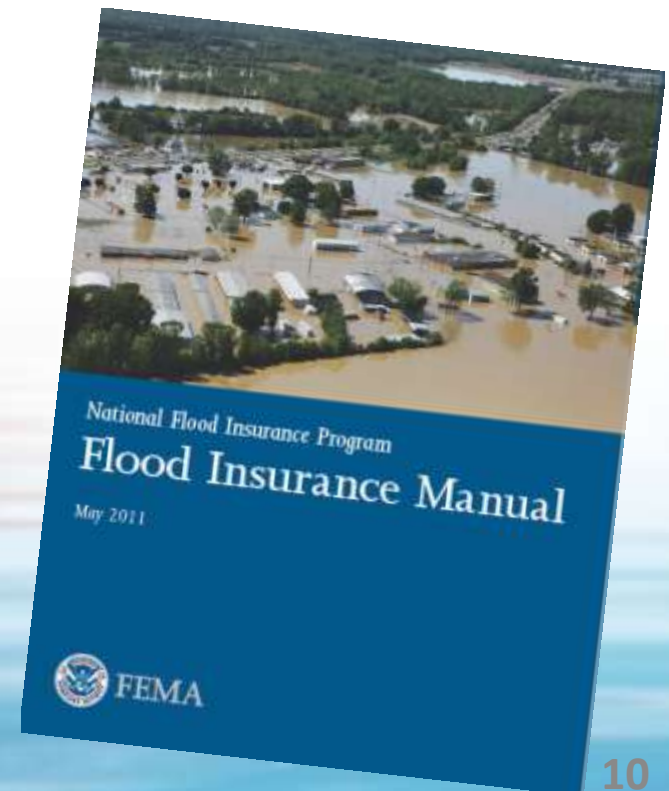
- Application or Endorsement doesn't arrive on time.
- 30 Day waiting period starts on the date of the receipt of the application or endorsement by the insurer



Flood Insurance Manual

LOAN TRANSACTION

No Waiting Period for a New Policy made in conjunction with a Lender requirement in making a loan.

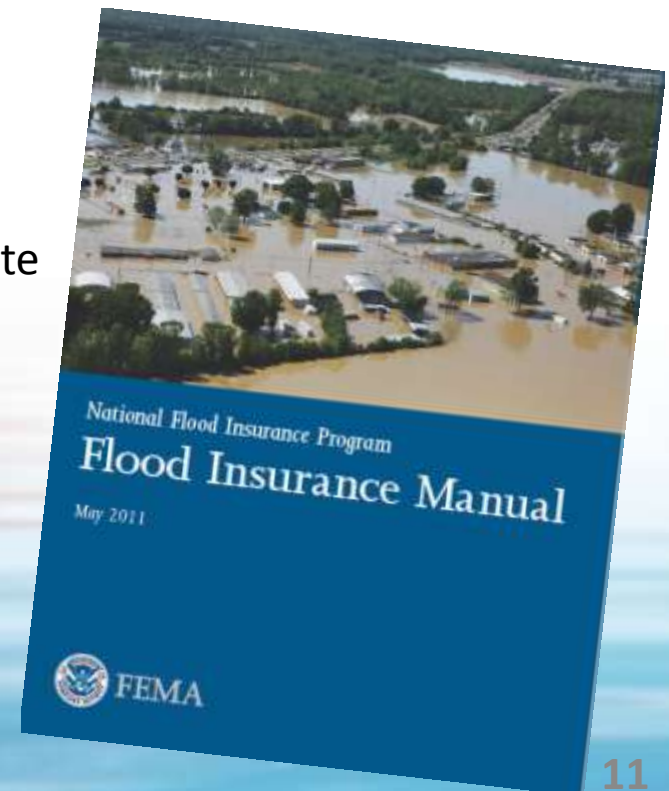


Flood Insurance Manual

LOAN TRANSACTION

Two Rules determine the effective date when **M**aking, **I**ncreasing, **R**enewing, **E**xtending (**MIRE**) a loan at closing.

- Premium payments from an **Escrow Account**
 - Received by the insurer within 30 days of closing.
 - If received after the 30 days, the effective date is the receipt date.
- Premium payments from **Non Escrow Account**
 - Must be received within 10 days of the closing date.
 - If received after the 10 days, the effective date is the receipt date



Flood in Progress

Flood in Progress

- How soon do I have coverage after I have bought a policy?
- When does a flood start?
- What are the exclusions in the SFIP that limit coverage for a flood in progress?
- Will my building be covered if the flood is caused by the intentional release of water by the Army Corp of Engineers?



How soon do I have coverage ?

New Policy = **30 Day Waiting Period**

Bought June 1st – **Effective July 1st**

Loan Mandated New Policy = **No Waiting Period**

Bought April 3rd – **Effective April 3rd**

New Policy within 13 months of a Map Revision = **1 Day Waiting Period**

Bought Jan 30th – **Effective Jan 31st at 12:01 AM**



When does a flood start?



**August 12, 3:00
AM**

When does a flood start?

- A spillway is opened
- A levee is breached,
- Water is released from a dam, or
- Water escapes from the banks of a waterway



What are the exclusions?

- B.** We do not insure a loss directly or indirectly caused by a **flood** that is already in progress at the time and date:
- 1.** The **policy** term begins; or
 - 2.** Coverage is added at your request.

What are the exclusions?



Mike's Bikes
August 11

Harriett's Hair
Salon
August 13

August 12, 3:00 AM

Intentional release of water?



Advice to Agents



Evidence of Insurance

Acceptable Proof of Coverage

- Copy of flood insurance application AND premium payment, or
 - Copy of the declarations page
 - Binders are not recognized
 - No blanket coverage
 - One building per policy
- ❖ NOTE: Certificates of property insurance or evidence of insurance forms are recognized for renewal policies if they meet specific criteria

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program
PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION**

O.M.B. No. 1600-0006 Expires August 31, 2013

☐ NEW ☐ RENEWAL

IMPORTANT—PLEASE PRINT OR TYPE

POLICY TERMS
DIRECT OR INSTRUCTIONS: ☐ BILL INSURED ☐ BILL FIRST MORTGAGEE ☐ BILL SECOND MORTGAGEE ☐ BILL OTHER
POLICY PERIOD IS FROM _____ TO _____
12:00 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION
WAITING PERIOD: ☐ WITHIN 30 DAY ☐ 60 DAY ☐ 90 DAY ☐ 180 DAY ☐ 360 DAY
LOAN TRANSACTION—NO WAITING PERIOD (NEW)
LOAN REQUIRED—NO WAITING PERIOD (NEW)

AGENT INFORMATION
NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER
NAME, ADDRESS, AND PHONE NO. OF INSURED
AGENCY NO. _____ AGENT'S TAX ID: _____ PHONE NO. _____
IF INSURANCE REQUIRED FOR CHARTER ASSISTANCE: ☐ YES ☐ NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ FEMA ☐ OTHER (SPECIFY) _____
ENTER CASE FILE NO.: _____

PROPERTY INFORMATION
NAME AND ADDRESS OF FIRST MORTGAGEE: _____
LOAN NO.: _____ PHONE NO.: _____
NAME OF COUNTY/STATE: _____
COMMUNITY NO., PANEL NO. AND SURVEY: _____
COMMUNITY PROGRAM TYPE IS: ☐ REGULAR ☐ EMERGENCY

BUILDING INFORMATION
IS INSURED BUILDING OWNED BY STATE GOVERNMENT? ☐ YES ☐ NO
BUILDING OCCUPANCY: ☐ SINGLE FAMILY ☐ MULTIFAMILY ☐ MANUFACTURED HOME ☐ OTHER (SPECIFY) _____
BUILDING TYPE: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27 ☐ 28 ☐ 29 ☐ 30 ☐ 31 ☐ 32 ☐ 33 ☐ 34 ☐ 35 ☐ 36 ☐ 37 ☐ 38 ☐ 39 ☐ 40 ☐ 41 ☐ 42 ☐ 43 ☐ 44 ☐ 45 ☐ 46 ☐ 47 ☐ 48 ☐ 49 ☐ 50 ☐ 51 ☐ 52 ☐ 53 ☐ 54 ☐ 55 ☐ 56 ☐ 57 ☐ 58 ☐ 59 ☐ 60 ☐ 61 ☐ 62 ☐ 63 ☐ 64 ☐ 65 ☐ 66 ☐ 67 ☐ 68 ☐ 69 ☐ 70 ☐ 71 ☐ 72 ☐ 73 ☐ 74 ☐ 75 ☐ 76 ☐ 77 ☐ 78 ☐ 79 ☐ 80 ☐ 81 ☐ 82 ☐ 83 ☐ 84 ☐ 85 ☐ 86 ☐ 87 ☐ 88 ☐ 89 ☐ 90 ☐ 91 ☐ 92 ☐ 93 ☐ 94 ☐ 95 ☐ 96 ☐ 97 ☐ 98 ☐ 99 ☐ 100 ☐ 101 ☐ 102 ☐ 103 ☐ 104 ☐ 105 ☐ 106 ☐ 107 ☐ 108 ☐ 109 ☐ 110 ☐ 111 ☐ 112 ☐ 113 ☐ 114 ☐ 115 ☐ 116 ☐ 117 ☐ 118 ☐ 119 ☐ 120 ☐ 121 ☐ 122 ☐ 123 ☐ 124 ☐ 125 ☐ 126 ☐ 127 ☐ 128 ☐ 129 ☐ 130 ☐ 131 ☐ 132 ☐ 133 ☐ 134 ☐ 135 ☐ 136 ☐ 137 ☐ 138 ☐ 139 ☐ 140 ☐ 141 ☐ 142 ☐ 143 ☐ 144 ☐ 145 ☐ 146 ☐ 147 ☐ 148 ☐ 149 ☐ 150 ☐ 151 ☐ 152 ☐ 153 ☐ 154 ☐ 155 ☐ 156 ☐ 157 ☐ 158 ☐ 159 ☐ 160 ☐ 161 ☐ 162 ☐ 163 ☐ 164 ☐ 165 ☐ 166 ☐ 167 ☐ 168 ☐ 169 ☐ 170 ☐ 171 ☐ 172 ☐ 173 ☐ 174 ☐ 175 ☐ 176 ☐ 177 ☐ 178 ☐ 179 ☐ 180 ☐ 181 ☐ 182 ☐ 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1013 ☐ 1014 ☐ 1015 ☐ 1016 ☐ 1017 ☐ 1018 ☐ 1019 ☐ 1020 ☐ 1021 ☐ 1022 ☐ 1023 ☐ 1024 ☐ 1025 ☐ 1026 ☐ 1027 ☐ 1028 ☐ 1029 ☐ 1030 ☐ 1031 ☐ 1032 ☐ 1033 ☐ 1034 ☐ 1035 ☐ 1036 ☐ 1037 ☐ 1038 ☐ 1039 ☐ 1040 ☐ 1041 ☐ 1042 ☐ 1043 ☐ 1044 ☐ 1045 ☐ 1046 ☐ 1047 ☐ 1048 ☐ 1049 ☐ 1050 ☐ 1051 ☐ 1052 ☐ 1053 ☐ 1054 ☐ 1055 ☐ 1056 ☐ 1057 ☐ 1058 ☐ 1059 ☐ 1060 ☐ 1061 ☐ 1062 ☐ 1063 ☐ 1064 ☐ 1065 ☐ 1066 ☐ 1067 ☐ 1068 ☐ 1069 ☐ 1070 ☐ 1071 ☐ 1072 ☐ 1073 ☐ 1074 ☐ 1075 ☐ 1076 ☐ 1077 ☐ 1078 ☐ 1079 ☐ 1080 ☐ 1081 ☐ 1082 ☐ 1083 ☐ 1084 ☐ 1085 ☐ 1086 ☐ 1087 ☐ 1088 ☐ 1089 ☐ 1090 ☐ 1091 ☐ 1092 ☐ 1093 ☐ 1094 ☐ 1095 ☐ 1096 ☐ 1097 ☐ 1098 ☐ 1099 ☐ 1100 ☐ 1101 ☐ 1102 ☐ 1103 ☐ 1104 ☐ 1105 ☐ 1106 ☐ 1107 ☐ 1108 ☐ 1109 ☐ 1110 ☐ 1111 ☐ 1112 ☐ 1113 ☐ 1114 ☐ 1115 ☐ 1116 ☐ 1117 ☐ 1118 ☐ 1119 ☐ 1120 ☐ 1121 ☐ 1122 ☐ 1123 ☐ 1124 ☐ 1125 ☐ 1126 ☐ 1127 ☐ 1128 ☐ 1129 ☐ 1130 ☐ 1131 ☐ 1132 ☐ 1133 ☐ 1134 ☐ 1135 ☐ 1136 ☐ 1137

Certificates of Property Insurance/ Evidence of Insurance Forms

Acceptable for renewals if they include:

- Policy Form/Type (GP, DP, RCBAP, PRP)
- Policy Term
- Policy Number
- Insured's Name and Mailing Address
- Property Location
- Flood Zone
- Grandfathered Y/N
- Mortgagee Name and Address
- Coverage Limits, Deductibles
- Annual Premium
- For RCBAP –number of units and RCV of building

Source: NFIP Flood Manual, page GR 14

CERTIFICATE OF PROPERTY INSURANCE				DATE: 08/06/2011	
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY STATE, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.					
If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.					
PRODUCER:		COMPANY NAME _____ PHONE _____ FAX _____ MAILING ADDRESS _____ ADDRESS _____ CITY/STATE/ZIP _____			
INSURED:		PROPERTY ADDRESS COVERAGE INSURED 1 _____ INSURED 2 _____ INSURED 3 _____ INSURED 4 _____ INSURED 5 _____ INSURED 6 _____		NAME _____ 	
COVERAGES CERTIFICATE NUMBER: REVISION NUMBER: <small>LOCATION OF PREMISES - DESCRIPTION OF PROPERTY (attach ACORD 101, Additional Permits Schedule, if every space is required)</small>					
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.					
LINE	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY / LIMITS
	PROPERTY				BUILDING \$
	CHANGES OF LOSS DESTRUCTIBLES				FURNISHED PROPERTY \$
	BASIC BELLWORK				BUSINESS INCOME \$
	SPECIAL CONTENTS				EXTRA EXPENSE \$
	EARTHQUAKE				RENTAL VALUE \$
	WIND				BLANKET BUILDING \$
	FLOOD				BLANKET TERN PROP \$
					BLANKET GLOSS & IV \$
					\$
					\$
	INSURED NAME	TYPE OF POLICY			\$
	CHANGES OF LOSS				\$
	NAMED PARTIC	POLICY NUMBER			\$
					\$
	CRIME				\$
	TYPE OF POLICY				\$
	BUILDER & MACHINERY / EQUIPMENT BREAKDOWN				\$
					\$
					\$
					\$
SPECIAL CONDITIONS - OTHER COVERAGES (attach ACORD 101, Additional Permits Schedule, if every space is required)					
CERTIFICATE HOLDER			CANCELLATION		
			SHOULD ANY OF THE ABOVE SHOWING POLICES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE		

ACORD 24 (2009/09)
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The ACORD name and logo are registered marks of ACORD

Renewals, Endorsements and Cancellations

Renewal Process

P & C

DEC
PAGE

NOTICE OF
CANCELLATION

ID

June

6 WEEKS

NOTICE OF CANCELLATION, NONRENEWAL OR DECLINATION OF INSURANCE
(Massachusetts)

NAME AND ADDRESS OF INSURANCE COMPANY
Pacific Indemnity Company

NAME AND ADDRESS OF INSURED
BRUCE [REDACTED] TISHIN

END OF POLICY
Massachusetts House/Contents/Vehicle Article

POLICY APPLICATION NUMBER NO. [REDACTED] Type: R01

INITIAL DATE OF NOTICE
12/3/2008 12:01 AM

DATE OF ISSUING 12/24/2008

NAME AND ADDRESS OF AGENT/BROKER
[REDACTED]

CANCELLATION

(Applicable item marked "X")

☒ You are hereby notified in accordance with the terms and conditions of the above mentioned policy that your insurance will cease at and from the hour and date mentioned above.

Reason(s) for cancellation: This cancellation is based on the occurrence, after the effective date of the policy, of one or more of the following:

- ☐ Nonpayment of premium (see Note below);
- ☐ Conviction of a crime arising out of acts increasing the hazard insured against;
- ☐ Discovery of fraud or material misrepresentation by the insured in obtaining the policy;
- ☐ Discovery of willful or reckless acts or omissions by the insured increasing the hazard insured against;
- ☐ Physical changes to the insured property or premises which increase the hazard insured against;
- ☐ A determination by the insurer that the insured is no longer insurable under the policy.

Reason(s) for cancellation: If cancellation is due to nonpayment of premium, you may continue the coverage and avoid the effect of this cancellation by payment of the premium due at any time prior to the effective date of cancellation.

PREMIUM ADJUSTMENT

☐ The amount of premium for the unexpired term of the policy shall be refunded to the insured.

☐ The amount of premium for the unexpired term of the policy shall be refunded to the insured.

☐ A bill for the premium earned to the time of cancellation will be forwarded to the insured.

☐ Other:

NON-RENEWAL

☒ You are hereby notified in accordance with the terms and conditions of the above mentioned policy that the above mentioned policy will expire effective at and from the hour and date mentioned above and the policy will NOT be renewed for the reason(s) stated in the "Important Notice" section. See the "Important Notice" section for other information that may apply.

DECLINATION OF INSURANCE

☒ Your written application or written request for the kind of insurance mentioned above has been declined based on information provided to a Consumer Report as noted in the "Important Notice" section.

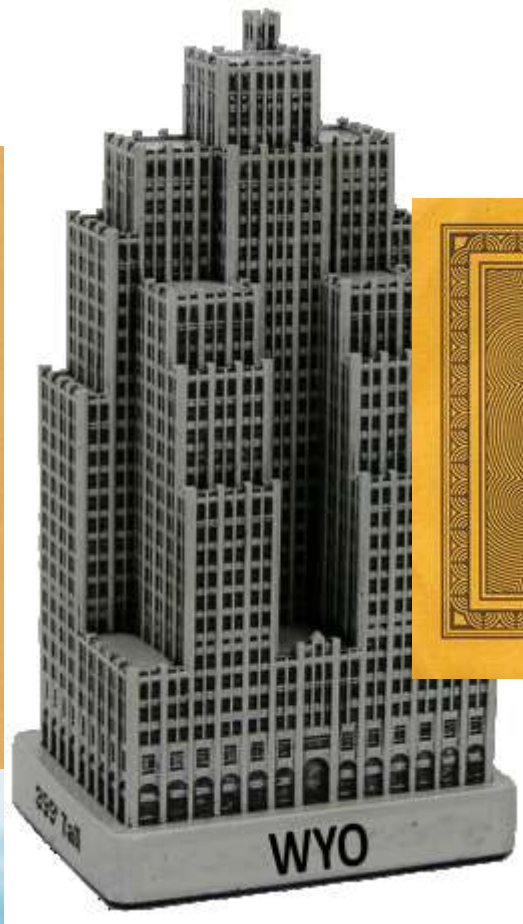
Reason(s) for cancellation or nonrenewal: DUE TO THE ACTIVITY ON 1/15/04 WHICH BLASTED OUT OF THIS FLOOR CAUSING WATER DAMAGE [REDACTED] PAID, IT IS NOW DEMAND BACKUP [REDACTED] PAID, AND ACTUAL ANALYSIS INDICATES AN INCREASED LIKELIHOOD OF FUTURE LOSS WHICH CREATES AN UNACCEPTABLE LEVEL OF EXPOSURE. [REDACTED]

Replacement Insurance Information: You have been notified herewith that this Company will no longer be carrying your insurance. We suggest that you consult another company or your agent or broker regarding replacement insurance. If you have any difficulty in procuring replacement insurance in the country market, you possibly may obtain basic insurance coverage through the Massachusetts Property Insurance Underwriting Association, Two Center Plaza, Braintree, Massachusetts 02108 either through your present agent or broker, or directly upon application to the above named facility.

Page 1 of 2

Renewal Process

NFIP Flood



TFL 99.001 0709
0707394
8/10/10

3000 11523 FLD 801A
Policy Type

Policy Number	Prior Policy Number	Sec. BUILDERS	PLD. 301A
		Date of Issue 8/10/10	Declaring Form

Policy Period	Term	Inception Date	Code	Phone
From: 8/31/10 To: 8/31/11	12:01 am Eastern Time	8/31/06 12:01 am	811-001	(252) 255-3090

AGENCY INC
PO BOX
KITTY HAWK NC

**FLOOD
DECLARATIONS
PAGE**

Trusted Location (if other than above):
4 OCEAN BLVD, SOUTHERN SHORES NC 28586

Rating Information		Community Name	Community #	Condo Type	N/A
Grandfathered	No	Community Rating 06 / 10X	373348		
Building Description	Single Family	Community Rating 06 / 10X			
# of Floors	Two Floors	Adjacent Grade	11.3		
Basement/Enclosure	None	Elevation Difference	0		

Coverage	Amount	Deductible	Premium
BUILDING	\$250,000	\$5,000	\$1,942.00
CONTENTS	\$22,900	\$2,000	\$907.00
ANNUAL SURTOLAL			\$2,849.00
DEDUCTIBLE CREDIT			\$570.00
ICC PREMIUM			\$25.00
COMMUNITY DISCOUNT			\$231.00
TOTAL WRITTEN PREMIUM			\$2,073.00
FEDERAL POLICY SERVICE FEE			\$40.00
TOTAL PREMIUM			\$2,113.00
Premium paid by: Insured			

THIS IS NOT A BILL

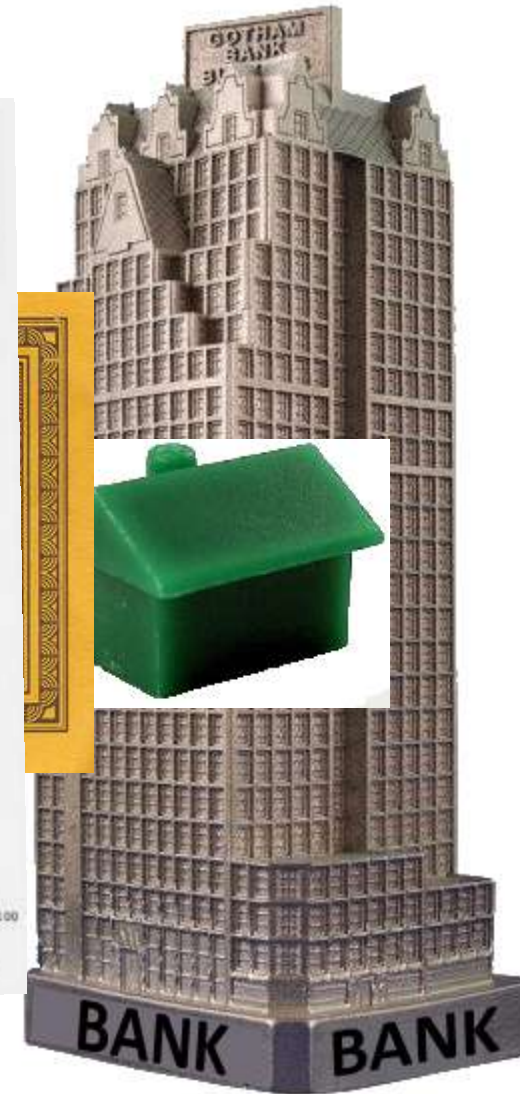
DEAR MORTGAGEE
The National Flood Insurance Act of 1968 requires you to notify the WYO company for the policy within 60 days of any changes in the structure of the building.

Special Provisions:
This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See B. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Coverage limitations may apply. Please refer to your Flood Insurance Policy for details.

Forms and Endorsements:
FPL99-100 (0503 0503) FPL 99.310 0709 0707 FPL 99.116 1805 1005 FPL 99.116 1005 100

This policy is issued by
Fidelity National Indemnity Insurance Co

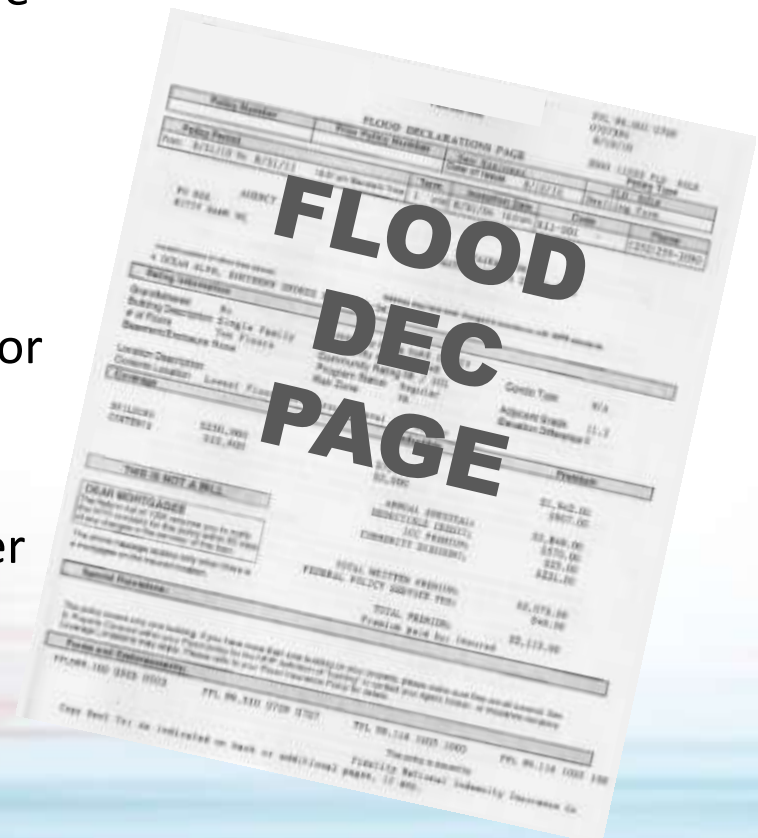
Copy Sent To: As indicated on back or additional pages, if any.



Renewal Process

NFIP Flood

- Notice approximately 45 days prior to the renewal date
- Renewal Options
 - **Option A:** Renewal for the Same Coverage
 - **Option B:** Increase by Inflation Factor
 - 10% Building
 - 5% Contents
 - **Preferred Risk Policy:** the next higher coverage package available
 - No Waiting period for Option B



FLOOD DECLARATION PAGE

Policy Number: 100-1000-1000
Flood Period: 8/1/10 to 8/31/10
Flood Declaration: 8/1/10
Flood Insurance: 8/1/10

FLOOD DEC PAGE

4. DECLARATION OF FLOOD DAMAGE

Building Information:

Building Number: 100-1000-1000
Building Description: Single Family
Number of Floors: Two Floors
Basement/Entirely Below Water: No

Location Information:

Current Location: Street View
Flooded Contents: 100-1000-1000
Flooded Contents: 100-1000-1000

THIS IS NOT A BILL

DEAR MORTGAGEE:

The National Flood Insurance Program (NFIP) is a federal program that provides flood insurance to property owners. The NFIP is a federal program that provides flood insurance to property owners. The NFIP is a federal program that provides flood insurance to property owners.

Special Features:

Special Features: 100-1000-1000
Special Features: 100-1000-1000
Special Features: 100-1000-1000

Summary:

Summary: 100-1000-1000
Summary: 100-1000-1000
Summary: 100-1000-1000

Policy and Endorsements:

Policy and Endorsements: 100-1000-1000
Policy and Endorsements: 100-1000-1000
Policy and Endorsements: 100-1000-1000

Renewal Process

NFIP Flood

- Premium received
- New renewal Dec page will be mailed

FIDELITY
Fidelity National Indemnity Insurance Company
P.O. Box 33882
St. Petersburg, FL 33733-8882
1-800-825-0242

FPL 99-001 0709
0707394
8/10/10

FLOOD DECLARATIONS PAGE

3000 11323 FLD 800A
Policy Type

Policy Number	Prior Policy Number	Rev. BUSINESS	PLC 305A
		Date of Issue 8/10/10	Declaring Firm

Policy Period	Term	Inception Date	Code	Phone
From: 8/31/10 To: 8/31/11	12.00 yrs Standard Term	8/31/10	12.00 yrs 1111-001	(252) 255-2060

AGENCY
FD 800
CITY BANK NC

4 OCEAN BLVD, SOUTHERN SHORES 27

Rating Information

Grandfathered	No	Community Name	COMM. CRIT	Grade Type	N/A
Building Description	Single Family	Community #	375345		
# of Floors	Two Floors	Community Rating	10 / 10%		
Basement/Enclosure Note		Program Status	Regular	Adjacent Grade	11.3
Location Description				Elevation Difference	0

Coverage	Amount	Rate	Premium
BUILDING	\$250,000	\$5.00%	\$1,942.00
CONTENTS	\$12,900	\$2.00%	\$907.00
ANNUAL SUBTOTAL:			\$2,849.00
DEDUCTIBLE CREDIT:			\$570.00
ICC PREMIUM:			\$25.00
COMMUNITY DISCOUNT:			\$221.00
TOTAL WRITTEN PREMIUM:			\$2,079.00
FEDERAL POLICY SERVICE FEE:			\$40.00
TOTAL PREMIUM:			\$2,119.00
Premium paid by: Insured			

THIS IS NOT A BILL

DEAR MORTGAGEE
The National Act of 2004 requires you to notify the WFO company for the policy within 60 days of any change in the service of this loan.
The above message applies only when there is a mortgage on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See the Policy Coverages within your Flood policy for the full definition of "building" as defined by your agent, broker, or insurance company. Coverage limitations may apply. Please refer to your Flood Insurance Policy for details.

Forms and Endorsements:

FPL 99-100 0503 0503 FPL 99-330 0709 0707 FPL 99-116 1005 1005 FPL 99-116 1005 100

This policy is issued by
Fidelity National Indemnity Insurance Co
Copy Sent To: As indicated on back or additional pages, if any.



Renewal Process

NFIP Flood

- Payment received in 30 days.
- Renewal up to 90 days after the original date with a lapse in coverage.
- After 90 days a new application is required

The image shows a calendar for the first quarter of the year. The months displayed are January, February, and March. The days of the week are abbreviated as S, M, T, W, T, F, S. The date February 5th is circled in red. Large red blacked-out areas are present in January, February, and March. The text "LAPSE IN COVERAGE" is written in large, bold, black capital letters across the center of the calendar.

January							February							March						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
									1	2	3	4	5			1	2	3	4	5
							6	7	8	9	10	11	12	6						
							13	14	15	16	17	18	19							
							20	21	22	23	24	25	26							
							27	28												
31																				

LAPSE IN COVERAGE

Endorsements after Renewal

NFIP Flood

- Coverage Increase after Renewal
- Must be received within 10 days from the date of the endorsement request
- Waiting period will be calculated from the date the endorsement is received



Binding

NO Binding Authority



Most Common Cancellation Reasons

- Building Sold or Removed
- Property Closing Did Not Occur

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**

National Flood Insurance Program

O.M.B. No. 1660-0006 Expires August 31, 2013

CURRENT POLICY NUMBER

FLOOD INSURANCE CANCELLATION/NULIFICATION REQUEST FORM

IF THIS POLICY IS CANCELED BY THE INSURED THROUGH HIS OR HER AUTHORIZED REPRESENTATIVE, IT SHALL REMAIN IN FORCE FOR THE BENEFIT OF THE MORTGAGEE (OR TRUSTEE) FOR 30 DAYS AFTER WRITTEN NOTICE TO THE MORTGAGEE OR TRUSTEE OF SUCH CANCELLATION AND THEN CEASE. SEE REVERSE SIDE FOR PRIVACY STATEMENT.

IMPORTANT – PLEASE PRINT OR TYPE

POLICY TERM	POLICY PERIOD IS FROM <u> </u> / <u> </u> / <u> </u> TO <u> </u> / <u> </u> / <u> </u>		CANCELLATION EFFECTIVE DATE <u> </u> / <u> </u> / <u> </u>	
	<small>MM DD YYYY MM DD YYYY</small>		<small>MM DD YYYY</small>	
	NAME, MAILING ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT/BROKER WHOSE POLICY IS BEING TERMINATED:		NAME, ADDRESS, AND PHONE NO. OF INSURED FOR MAILING REFUND:	
	PHONE NO.: <u> </u> FAX NO.: <u> </u>		PHONE NO.: <u> </u>	
AGENT INFORMATION	NAME, ADDRESS, PHONE NO., AND FAX NO. OF FIRST MORTGAGEE INCLUDING LOAN NO.:		LIST OTHER PARTIES NOTIFIED:	
ST				

Most Common Cancellation Reasons

- Insurance no longer required by the Mortgagee because
 - No longer in SFHA due to map change
 - FEMA review of SFHA (LODR)
 - Structure removed by a LOMA, or LOMR
- Mortgage Paid off

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**
National Flood Insurance Program

O.M.B. No. 1660-0006 Expires August 31, 2013

CURRENT POLICY NUMBER

FLOOD INSURANCE CANCELLATION/NULLIFICATION REQUEST FORM

IF THIS POLICY IS CANCELED BY THE INSURED THROUGH HIS OR HER AUTHORIZED REPRESENTATIVE, IT SHALL REMAIN IN FORCE FOR THE BENEFIT OF THE MORTGAGEE (OR TRUSTEE) FOR 30 DAYS AFTER WRITTEN NOTICE TO THE MORTGAGEE OR TRUSTEE OF SUCH CANCELLATION AND THEN CEASE. SEE REVERSE SIDE FOR PRIVACY STATEMENT.

IMPORTANT – PLEASE PRINT OR TYPE

POLICY TERM	POLICY PERIOD IS FROM <u> </u> / <u> </u> / <u> </u> TO <u> </u> / <u> </u> / <u> </u>		CANCELLATION EFFECTIVE DATE <u> </u> / <u> </u> / <u> </u>	
	<small>MM DD YYYY MM DD YYYY</small>		<small>MM DD YYYY</small>	
	NAME, MAILING ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT/BROKER WHOSE POLICY IS BEING TERMINATED:		NAME, ADDRESS, AND PHONE NO. OF INSURED FOR MAILING REFUND:	
	PHONE NO.: <u> </u> FAX NO.: <u> </u>		PHONE NO.: <u> </u>	
AGENT INFORMATION	NAME, ADDRESS, PHONE NO., AND FAX NO. OF FIRST MORTGAGEE INCLUDING LOAN NO.:		LIST OTHER PARTIES NOTIFIED:	
INSURED MAILING ADDRESS				

Reduction of Coverage Limits or Reformation

Reduction of Coverage Limits or Reformation (After a loss)



Reduction of Coverage Limits or Reformation (After a loss)

Surfer Joe's Surf Shop

- Rated AE Zone but actually in a VE Zone
- Claim is settled
- Send out 30 Day notice requesting additional premium payment.
- \$1,500 Additional Premium



Reduction of Coverage Limits or Reformation (After a loss)

The prospective reduction of coverage benefits the policyholder in that the loss is settled:

- **With Original Limits**
- **Without Additional Premium**



Additional Premium

**30
Days**

**TO PAY THE ADDITIONAL
PREMIUM**

Incomplete Rating Information

60

Days

TO PROVIDE INFORMATION

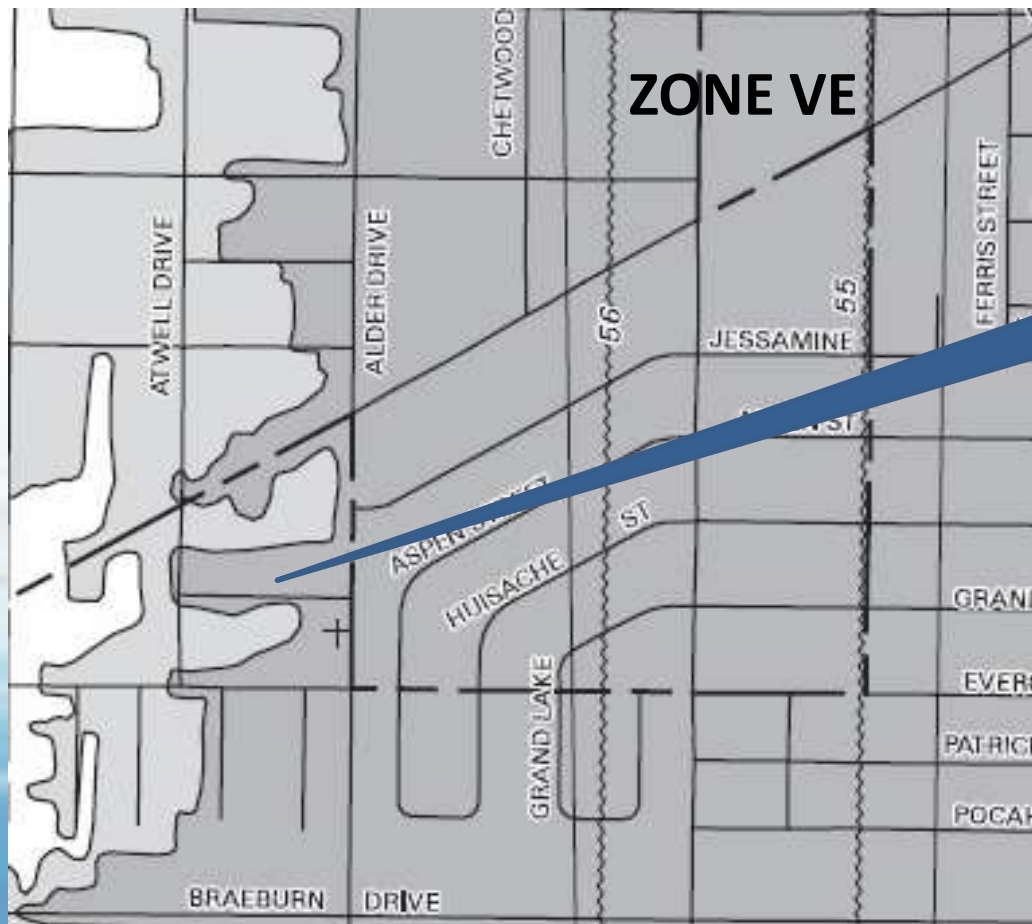
30

Days

**TO PAY THE ADDITIONAL
PREMIUM**

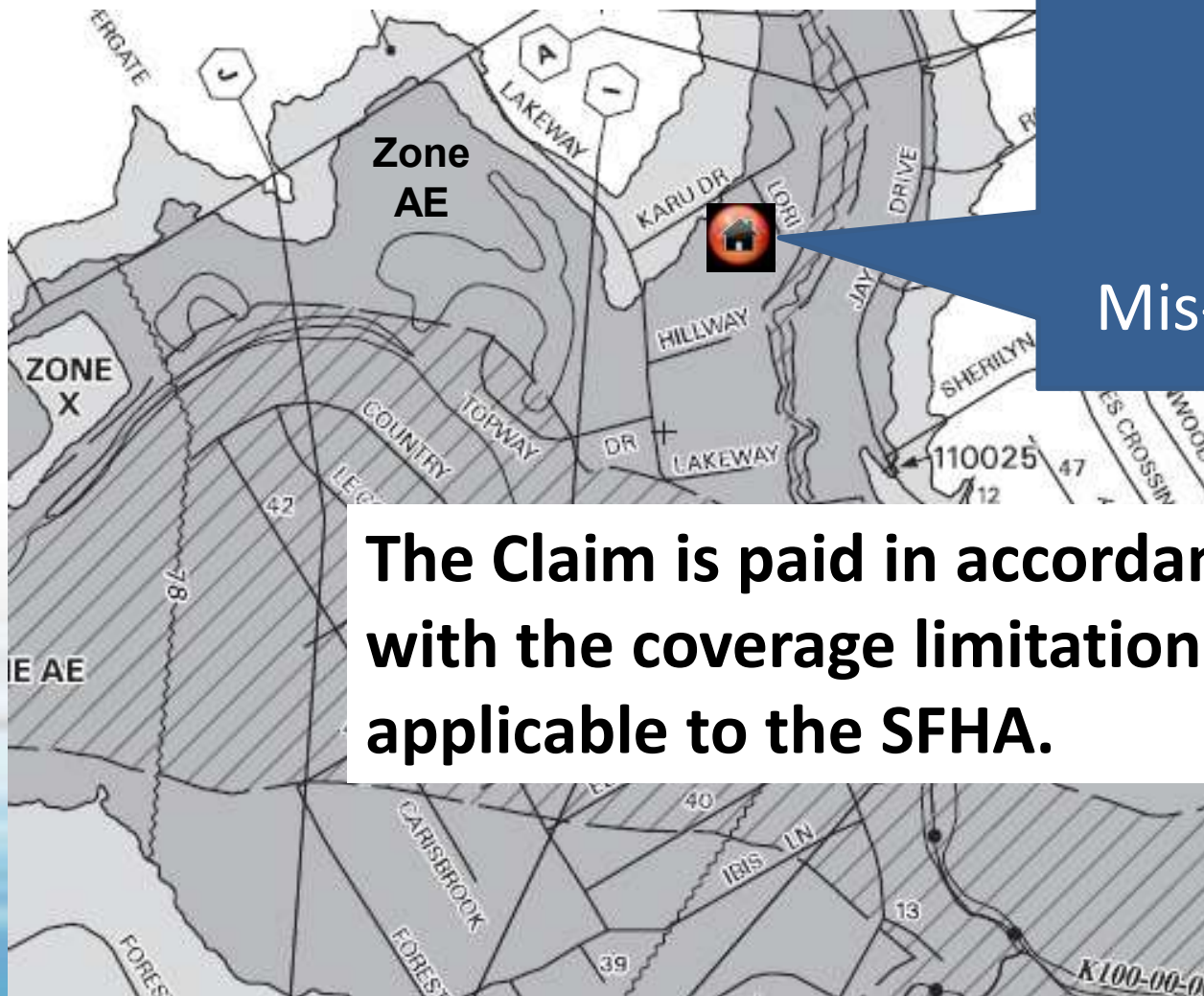
What Happens After Insured Has Been Notified

- 1st Claim is processed
- Notice requesting Additional Premium Sent
- Another Hurricane hits and a 2nd Claim Made
- 2nd Claim cannot be processed until additional premium is received



Joe's Surf Shop

Incorrect Flood Zone




Post-FIRM
Elevated
In AE ZONE
Mis-rated in X Zone

The Claim is paid in accordance with the coverage limitations applicable to the SFHA.

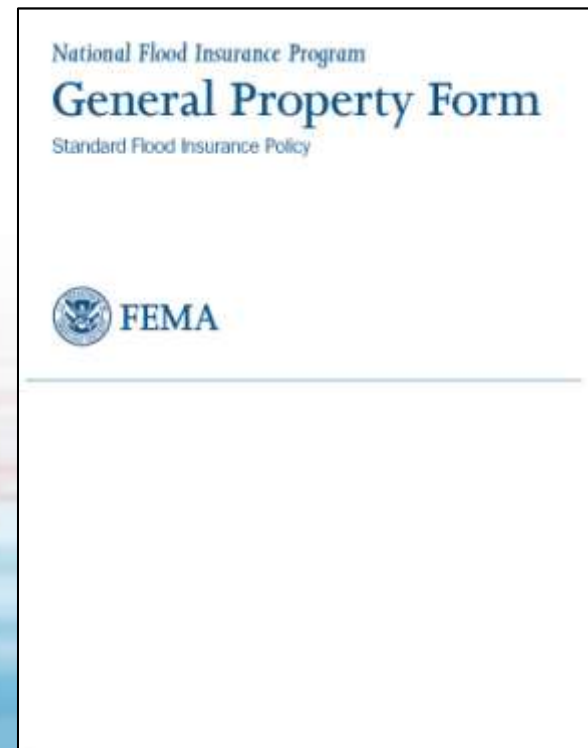
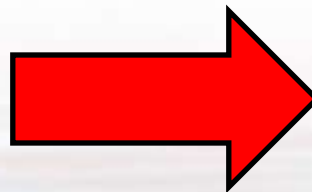
Incorrect SFIP Form

- When coverage is issued using an incorrect SFIP form, the policy is void and must be reformed to the correct SFIP form
- All the provisions of the *correct* SFIP form apply and cannot exceed the coverage limits originally issued under the incorrect policy.




National Flood Insurance Program
Dwelling Form
Standard Flood Insurance Policy

 FEMA



National Flood Insurance Program
General Property Form
Standard Flood Insurance Policy

 FEMA

Incorrect SFIP Form



Eligibility Requirements for Buildings over Water

May 2011 Flood Insurance Manual

- Details eligibility requirements for buildings over water (GR Section).

If a building was originally constructed on land or partially over water, and later becomes entirely over water because of erosion, it is eligible for coverage only if the building has had continuous coverage:

- from the period beginning at least 1 year prior to the building being located entirely over water, regardless of any changes in the ownership of the building, or
- from the date of construction if less than 1 year.



May 2011 Flood Insurance Manual

- Details eligibility requirements for buildings over water (GR Section).

Acceptable documentation of a building's continued eligibility for coverage must include the following:

- b.
- A letter from the community official stating that the building originally was constructed on land or only partially over water; and
 - Photographs of the building over land, if available; and
 - The approximate date when the building became located entirely over water; and
 - Proof of continuous flood insurance coverage from the period beginning 1 year prior to the building being located entirely over water, or from the date of construction if less than 1 year.

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water, or
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Rating
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Coastal Barrier Resources Act

Otherwise Protected Areas

The Coastal Barrier Resources Act (CBRA)

The Coastal Barrier Resources Act is :

- Federal law
- Discouraging development in high-risk areas
- Reduce wasteful expenditures
- Preserve the ecological integrity of areas designated by Congress
 - Coastal Barrier Resources System (CBRS)
 - Otherwise Protected Areas (OPAs).



The Coastal Barrier Resources Act (CBRA)

Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs) provide protection by:

- Prohibiting all Federal expenditures
- Prohibiting all financial assistance, including flood insurance, for residential or commercial development



Coastal Barrier Resources Act (CBRS) Coastal Barrier Improvement Act (CBIA)

- **NO** Federally Regulated Mortgage Lending
- **NO** Federal Disaster Assistance
- **NO** NFIP Flood Insurance available



Coastal Barrier Resources Act (CBRS) Coastal Barrier Improvement Act (CBIA)

- **DOES NOT** prevent private development, financing or private flood insurance, in CBRA designated areas.



Coastal Barrier Resources System (CBRS) Other Protected Areas (OPA)

- Boundaries, established and mapped by the Department of Interior, U.S. Fish and Wildlife Service (FWS)



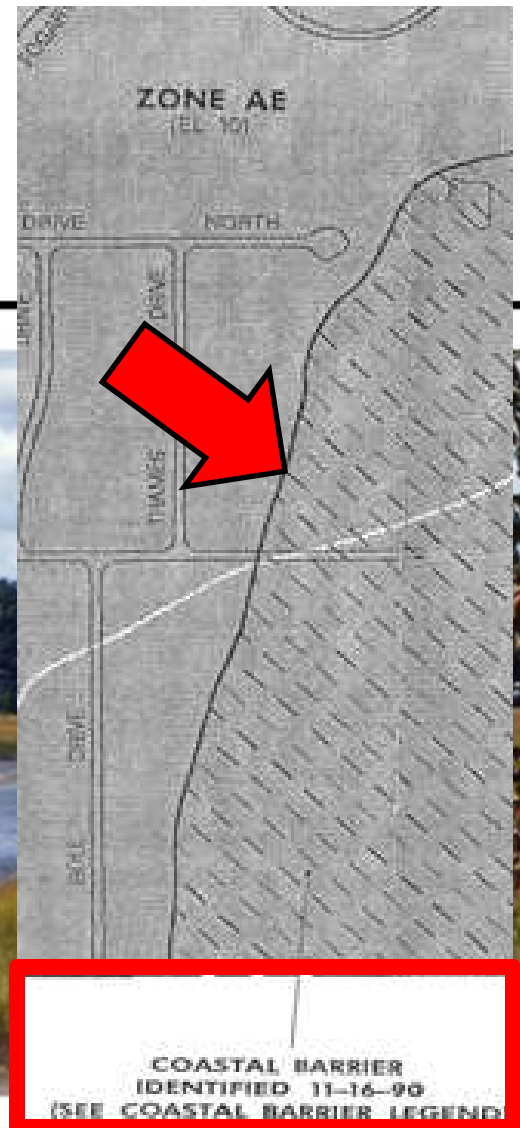
Coastal Barrier Resources System (CBRS) Other Protected Areas (OPA)

- Commonly referred to as “CoBRA Zones”



Coastal Barrier Resources System (CBRS) Other Protected Areas (OPA)

- Identified by backward slanting diagonal lines patterns on Flood Insurance Rate Maps (FIRMs)”



Coastal Barrier Resources System (CBRS) Other Protected Areas (OPA)

- Federally backed flood insurance is not available for new construction or substantial improvement/damage
- If flood insurance was purchased prior to the identification date of a CBRS or OPA then flood insurance can be purchased and maintained



**COASTAL BARRIER
IDENTIFIED 11-16-90
(SEE COASTAL BARRIER LEGEND)**

**COASTAL BARRIER
IDENTIFIED 11-16-90
(SEE COASTAL BARRIER LEGEND)**

Case Study

Hilton Garden Inn in South Padre Island, TX



Vicinity of OPA

FIRMette



Elevation Certificate

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE

OMB No. 1600-0008
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name _____

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. _____

City _____ State _____ ZIP Code _____

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) _____

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____

A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: ☐ NAD 1927 ☐ NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number _____

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number		B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use base flood depth)

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.

☐ FIS Profile ☐ FIRM ☐ Community Determined ☐ Other (Describe) _____

B11. Indicate elevation datum used for BFE in Item B9: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other (Describe) _____

a) Top of bottom floor (including basement, crawlspace, or enclosure floor) _____ feet _____ meters (Puerto Rico only)

b) Top of the next higher floor _____ feet _____ meters (Puerto Rico only)

c) Bottom of the lowest horizontal structural member (V Zones only) _____ feet _____ meters (Puerto Rico only)

d) Attached garage (top of slab) _____ feet _____ meters (Puerto Rico only)

e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) _____ feet _____ meters (Puerto Rico only)

f) Lowest adjacent (finished) grade next to building (LAG) _____ feet _____ meters (Puerto Rico only)

g) Highest adjacent (finished) grade next to building (HAG) _____ feet _____ meters (Puerto Rico only)

h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____ feet _____ meters (Puerto Rico only)

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by law or imprisonment under 18 U.S. Code, Section 1001.

☐ Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor? ☐ Yes ☐ No

Certifier's Name _____ License Number _____

Title _____ Company Name _____

Address _____ City _____ State _____ ZIP Code _____

Signature _____ Date _____ Telephone _____

PLACE SEAL HERE

FEMA Form 81-31, Mar 09 See reverse side for continuation Replaces all previous editions

Flood Insurance Manual

CBRS Section

COASTAL BARRIER RESOURCES SYSTEM LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Baldwin County (Uninc. Areas)	AL	015000	Y	Y
Dauphin Island (Town)	AL	010418	Y	Y
Gulf Shores (Town)	AL	015005	N	Y
Mobile County (Uninc. Areas)	AL	015008	Y	Y
Orange Beach (City)	AL	015011	N	Y
Branford (Town)	CT	090073	Y	N
Bridgeport (City)	CT	090002	Y	Y
Clinton (Town)	CT	090061	Y	Y
East Lyme (Town)	CT	090096	Y	N
Fenwick (Borough)	CT	090187	Y	N
Groton (City)	CT	090126	Y	N
Groton (Town)	CT	090097	Y	Y
Groton Long Point Association	CT	090167	Y	N
Madison (Town)	CT	090079	Y	N
Milford (City)	CT	090082	Y	Y
New Haven (City)	CT	090084	N	Y
New London (City)	CT	090100	Y	N
Norwalk (City)	CT	090012	Y	Y
Old Lyme (Town)	CT	090103	Y	N
Old Saybrook (Town)	CT	090069	Y	N
Stonington (Borough)	CT	090193	Y	N
Stonington (Town)	CT	090106	Y	N
Stratford (Town)	CT	090016	N	Y
Waterford (Town)	CT	090107	Y	N
West Haven (City)	CT	090092	N	Y
Westbrook (Town)	CT	090070	Y	N
Westport (Town)	CT	090019	Y	Y
Kent County (Uninc. Areas)	DE	100001	Y	Y
Lewes (City)	DE	100041	N	Y
Little Creek (Town)	DE	100015	N	Y
Rehoboth Beach (City)	DE	105086	Y	Y
Slaughter Beach (Town)	DE	100050	Y	Y
Sussex County (Uninc. Areas)	DE	100029	Y	Y
Bay County (Uninc. Areas)	FL	120004	N	Y
Bradenton Beach (City)	FL	125091	N	Y
Brevard County (Uninc. Areas)	FL	125092	N	Y
Cocoa Beach (City)	FL	120072	N	Y

Understanding Compliance

Your insured, a loan and flood insurance...

When must a lender require flood insurance?

- When there is a “designated loan”
- A designated loan is:



A loan secured by a building or mobile home that is located or to be located in a “special flood hazard area” in which flood insurance is available under the Act.

Please note: Emphasis on a “building or mobile home” as collateral.

How are designated loans documented?

- Lenders are responsible to determine flood zones
 - On all buildings or mobile homes that are security for a loan
 - Any time the lender hits a tripwire:
 - Making, Increasing, Renewing or Extending a loan
 - Most lenders designate a third-party vendor to determine flood zones
 - Many flood zone determination companies monitor a lender's portfolio for flood zone changes
 - Flood zone determinations are documented on a form called the Standard Flood Hazard Determination Form (SFHDF)

Standard Flood Hazard Determination Form

- Documents the flood zone

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	O.M.B. No. 3067-0264 Expires October 31, 2006
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)	
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR <input type="checkbox"/> YES Date	5. No NFIP Map
--	--	--	----------------

D. DETERMINATION	
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input type="checkbox"/> NO	
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.	
E. COMMENTS (Optional):	
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.	
F. PREPARER'S INFORMATION	
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION

Standard Flood Hazard Determination Form

- Cites the map date used

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	O.M.B. No. 3067-0264 Expires October 31, 2006
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)	
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")		3. LOMA/LOMR <input type="checkbox"/> YES Date _____	4. Flood Zone	5. No NFIP Map

D. DETERMINATION	
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input type="checkbox"/> NO	
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.	
E. COMMENTS (Optional):	
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.	
F. PREPARER'S INFORMATION	
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION

Standard Flood Hazard Determination Form

- Documents community participation

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	O.M.B. No. 3067-0264 Expires October 31, 2006
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)	
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME			
CBRA/OFA designation date: _____			
D. DETERMINATION			
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input type="checkbox"/> NO			
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.			
E. COMMENTS (Optional):			
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.			
F. PREPARER'S INFORMATION			
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)		DATE OF DETERMINATION	

FEMA Form 81-93, OCT 02 This form may be locally reproduced.

Standard Flood Hazard Determination Form

- Establishes if flood insurance is required based on location of building

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	O.M.B. No. 3067-0264 Expires October 31, 2005
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)	
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community	2. County(ies)	3. State	4. NFIP Community Number
D. DETERMINATION			
B. NATIONAL FLOOD 1. NFIP Map Number or Community name, if available C. FEDERAL FLOOD 1. <input type="checkbox"/> Federal Flood Insurance 2. <input type="checkbox"/> Federal Flood Insurance 3. <input type="checkbox"/> Building/Mobile Home available.			
E. COMMENTS (Optional)			
D. DETERMINATION IS BUILDING IN FLOOD ZONE If yes, flood insurance is required. If no, flood insurance is not required.			
F. PREPARER'S INFORMATION			
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)		DATE OF DETERMINATION	

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

FEMA Form 81-93, OCT 2004

Standard Flood Hazard Determination Form

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	O.M.B. No. 3067-0264 Expires October 31, 2006
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)	
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			

- Amount of Flood Insurance Required

DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)		See The Attached Instructions	O.M.B. No. 1660-0040 Expires December 31, 2011
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)	
3. LENDER ID NO.	4. LOAN IDENTIFIER		

FEMA Form 81-93, OCT 02 This form may be locally reproduced.

Standard Flood Hazard Determination Form

- Is maintained by the lender for the term of the loan

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	O.M.B. No. 3067-0264 Expires October 31, 2006
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)	
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME			
1. NFIP Map Number or Community Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR <input type="checkbox"/> yes Date: _____	4. Flood Zone
5. No NFIP Map			
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)			
1. <input type="checkbox"/> Federal Flood Insurance is available (community participates in NFIP). <input type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP			
2. <input type="checkbox"/> Federal Flood Insurance is not available because community is not participating in the NFIP.			
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available. CBRA/OPA designation date: _____			
D. DETERMINATION			
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input type="checkbox"/> NO			
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.			
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.			
E. COMMENTS (Optional):			
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.			
F. PREPARER'S INFORMATION		DATE OF DETERMINATION	
NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender)			

How much flood insurance must lenders require?



Amount of Flood Insurance = lesser of:

- Outstanding principal balance of loan(s)
- Maximum amount of insurance available under the NFIP, which is the lesser of:
 - The maximum limit available for the type of structure; or
 - The insurable value of the structure

NFIP Maximum Coverage Limits

Residential/Non-residential

	Emergency Program	Regular Program
Residential (1-4 family)		
Building	\$35,000	\$250,000
Contents	\$10,000	\$100,000
Other Residential (5 or more family)		
Building	\$100,000	\$250,000
Non-Residential		
Building	\$100,000	\$500,000
Contents	\$100,000	\$500,000

Lender Case Study: Coverage for Multiple Buildings

- Lender makes a loan in the principal amount of \$150,000 secured by five nonresidential buildings, only 3 of which are located in SFHAs

Outstanding Loan Balance	Maximum amount of insurance under NFIP, lesser of	Amount Required
<ul style="list-style-type: none">• \$150,000	<ul style="list-style-type: none">• Maximum limit available: \$500,000• Insurable Value: \$100,000 per building (Total \$300,000)	<ul style="list-style-type: none">• \$150,000 (allocated amongst all 3 buildings)

What types of coverage do lenders require?



- If just building is collateral, then only building coverage is required
- If both building and contents are collateral for loan:
 - If the building is in a SFHA, then flood insurance is required on both the building and contents.
 - If loan is secured by a building in a SFHA and by contents in a different building, flood insurance is not required on the contents.

How much flood insurance can lenders require?



- Lenders are permitted to require more coverage than the minimum required.
- But a NFIP policy will not cover an amount exceeding a building's insurable value.
- A lender may not allow a borrower to use a high deductible to avoid mandatory purchase.
- But an insured can purchase a higher deductible to reduce the premium if lender approves.

Special Compliance Issues

Construction Loans – Builder's Risk



Compliance Options:

- Require purchase at the time development loan is made, or
- Require flood insurance at time of specified drawdown of loan for actual construction
 - No 30-day waiting period for either option if required by lender
 - Buildings can be eligible for coverage prior to being walled and roofed
 - Materials and supplies eligible for coverage
 - Rates can be based on construction drawings

Special Compliance Issues

Home Equity Loans, Second Loans



- Home equities, second mortgages and other junior liens can be “designated loans”.
- Additional flood insurance may be required
- Loan amount = all outstanding loans

Special Compliance Issues

Home Equity Loans, Second Loans

- Your insured takes out a first mortgage with Lender A with a principal balance of \$100,000, but Lender A improperly requires only \$75,000 of flood insurance.
- Your insured then approaches Lender B for a \$50,000 equity loan

COMBINED

Outstanding Loan Balance

- **$\$100,000 + \$50,000 = \$150,000$**

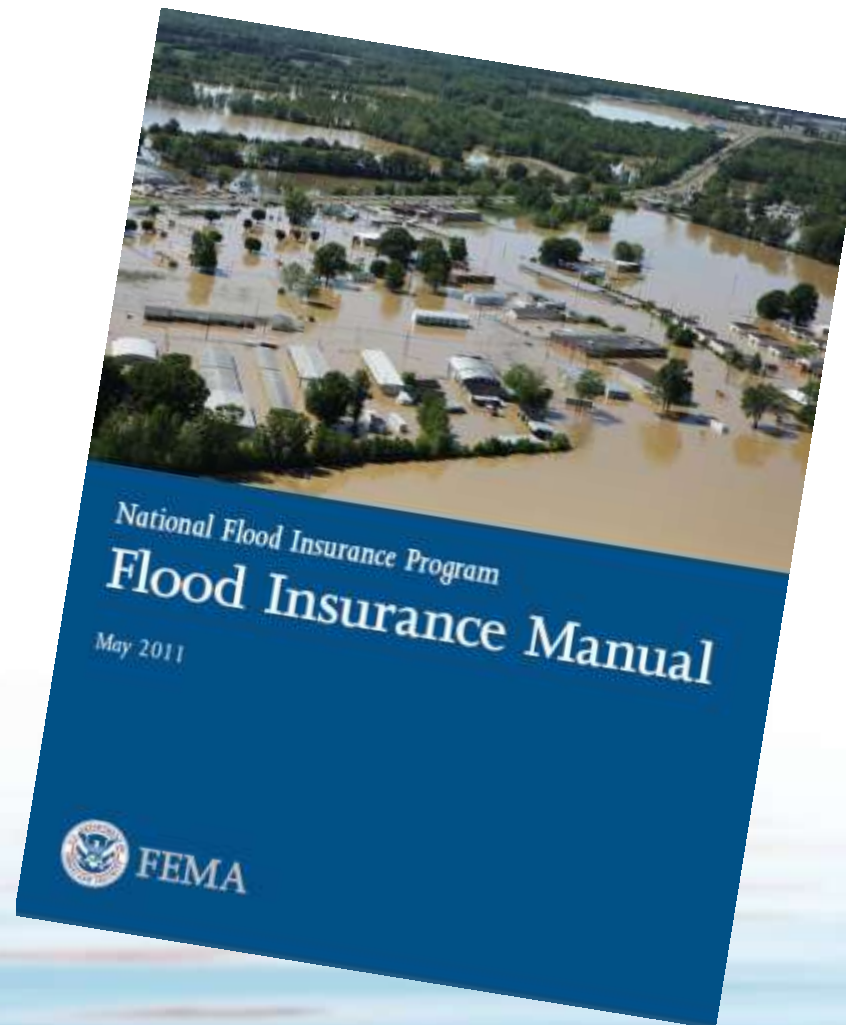
Maximum amount of insurance under NFIP, lesser of

- **Maximum limit \$250,000**
- **Insurable Value \$200,000**

- Lender B will require that the policy be increased to \$150,000, not to only require increase of \$50,000 of flood insurance

Resources


Resources




Online at the Flood Insurance Library:

<http://www.fema.gov/business/nfip/manual.shtm>

FloodSmart.gov



FloodSmart.gov
The official site of the NFIP

Call toll free: **1-888-379-9531** or **have us call you**

HOME
FLOODING & FLOOD RISKS
ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
RESIDENTIAL COVERAGE
COMMERCIAL COVERAGE
PREPARATION & RECOVERY
RESOURCES
> Agent Site
> Agent Locator
> File Your Claim
> Frequently Asked Questions
> Glossary
> Flood Facts
> Media Resources
> Toolkits
>  Email Updates

How will the New Flood Maps Affect Your Flood Risk?


Flood risk changes from year-to-year. Enter your zip code to see if there have been any recent map changes in your area.




LATEST NEWS

If you've experienced flood damage to your home as a result of Hurricane Irene, learn more about the steps to recover, and [how to file your flood insurance claim](#).

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#) ▶



GET COVERAGE FOR



WHAT COULD

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent



NFIP iService

www.nfipiservice.com

iService NFIP B

Sunday 12, Jun 2011
Welcome
- [Home](#)

NFIP Documents
- [Bulletins & Manuals](#)
- [eWatermark](#)

National Flood Conference
- [NFC 2011](#)

Training
- [NFIP Training](#)

Claims
- [PDA Submission](#)
- [Adjuster Certification](#)
- [Claims Polling Submission](#)

Underwriting
- [Underwriting Submission](#)

Mailing Lists
- [WYO Clearinghouse & eWatermark](#)

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CMMI LEVEL 5 | ISO 9001:2008

Welcome to the
iService team

Website

National Flood Insurance Program
eWATERMARK
Join eWatermark | [WYO Clearinghouse Mailing Lists](#)

WYO
Bulletins 2008 | 2009 | 2010 | 2011

NFIP Training 2011 Workshops
Agents, Adjusters, Lenders
To maintain "Active" status for NFIP Adjuster Certification or to become certified, adjusters must attend a 2011 Claims Workshop. [View Schedules](#)

New Orleans NFC 2011
THE NFIP AND ALL THAT JAZZ
NFC 2011

Attention NFIP students: Thank you for your patience regarding the accessibility of NFIP online training. At this time, we find it necessary to discontinue this training format. Therefore, our online self-study courses are no longer available. For the latest information about NFIP "face-to-face" and webinar training opportunities, refer to our workshop schedules

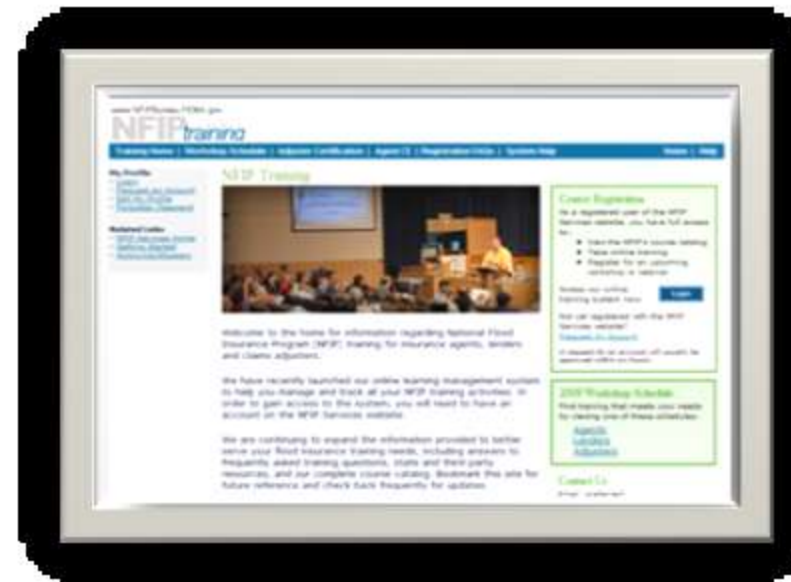
Resources for Insurance Agents and their Clients

NFIP Training

The NFIP/H2O webinars and instructor-led training seminars may be accessed at:

<http://www.nfipiservice.com/training> or

<http://fema.webex.com> (click on the 'upcoming' ta



Dorothy Martinez: dorothy@h2opartnersusa.com

Rich Slevin: rich@h2opartnersusa.com

Rich Waalkes rwaalkes@h2opartnersusa.com

Joy Johnson jjohnson@sumtotalsystems.com

Evaluations - Online

We appreciate your participation in this “Pilot” webinar on Advanced Agent Topics and look forward to your feedback.

Please take time to complete and help us improve our training effort!

THANK YOU!





FEMA